

**Information to identify the case:**

Debtor 1	<u>Megan E Degori</u>	Social Security number or ITIN	<b>xxx-xx-1962</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>19-24431-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Megan E Degori

3/4/20

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Megan E Degori  
 Debtor

Case No. 19-24431-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Mar 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2020.

db +Megan E Degori, 481 Washington Street, Leetsdale, PA 15056-1005  
 15156932 +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441  
 15156938 First National Bank, 4140 East State Street, Hermitage, PA 16148-3487  
 15156939 Key Bank, Attn: Bankruptcy Dept., Oh-01-51-06224910 Tiedeman Rd., Brooklyn, OH 44144  
 15156942 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 05 2020 03:49:04 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +E-mail/Text: kburkley@bernsteinlaw.com Mar 05 2020 03:49:47 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945

cr +EDI: PRA.COM Mar 05 2020 08:13:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021

15156928 +EDI: GMACFS.COM Mar 05 2020 08:13:00 Ally Financial, Attn: Bankruptcy Dept,  
 Po Box 380901, Bloomington, MN 55438-0901

15156929 E-mail/Text: bankruptcy@bbandt.com Mar 05 2020 03:48:43 BB&T, Attn: Bankruptcy,  
 Po Box 1847, Wilson, NC 27894

15156933 +EDI: CITICORP.COM Mar 05 2020 08:13:00 Citibank/The Home Depot,  
 Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034

15156934 +EDI: WFNBN.COM Mar 05 2020 08:13:00 Comenity Bank/Pottery Barn, Attn: Bankruptcy,  
 Po Box 182125, Columbus, OH 43218-2125

15156935 +EDI: WFNBN.COM Mar 05 2020 08:13:00 Comenity Bkl/Ulta, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125

15156937 EDI: DISCOVER.COM Mar 05 2020 08:13:00 Discover Financial, Attn: Bankruptcy Department,  
 Po Box 15316, Wilmington, DE 19850

15156931 EDI: JPMORGANCHASE Mar 05 2020 08:13:00 Chase Card Services, Attn: Bankruptcy,  
 Po Box 15298, Wilmington, DE 19850

15156940 +EDI: FORD.COM Mar 05 2020 08:13:00 Kia Motors Finance, Attn: Bankruptcy, Po Box 20825,  
 Fountain Valley, CA 92728-0825

15156941 +E-mail/Text: bncnotices@becket-lee.com Mar 05 2020 03:48:39 Kohls/Capital One,  
 Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043

15156944 +EDI: RMSC.COM Mar 05 2020 08:13:00 Synchb/Levin Furniture, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060

15156945 +EDI: RMSC.COM Mar 05 2020 08:13:00 Synchrony Bank, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060

15157599 +EDI: RMSC.COM Mar 05 2020 08:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

15156946 +EDI: RMSC.COM Mar 05 2020 08:13:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,  
 Po Box 956060, Orlando, FL 32896-0001

15156947 +EDI: RMSC.COM Mar 05 2020 08:13:00 Synchrony Bank/American Eagle, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060

15156948 +EDI: RMSC.COM Mar 05 2020 08:13:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060

15156949 +EDI: RMSC.COM Mar 05 2020 08:13:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060

15156950 +EDI: RMSC.COM Mar 05 2020 08:13:00 Synchrony Bank/Old Navy, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060

15156951 +EDI: RMSC.COM Mar 05 2020 08:13:00 Synchrony Bank/QVC, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060

15156952 +EDI: RMSC.COM Mar 05 2020 08:13:00 Synchrony Bank/TJX, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060

15156953 +EDI: RMSC.COM Mar 05 2020 08:13:00 Synchrony/CareCredit, Attn: Bankruptcy,  
 Po Box 965061, Orlando, FL 32896-5061

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Nationstar Mortgage LLC d/b/a Mr. Cooper  
 15156930 Capital One Bank Usa N  
 15156936 Comenitycapital/sephor  
 15156943 Spouse

TOTALS: 4, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 28

Date Rcvd: Mar 04, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 06, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2020 at the address(es) listed below:

Edgardo D Santillan on behalf of Debtor Megan E Degori ed@santillanlaw.com,  
edscourt@debtlaw.com,edscourt@gmail.com,650corpst304bknotbackup15009@gmail.com,eds@debtlaw.com,  
eds.myecfemail@gmail.com,r53999@notify.bestcase.com  
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
bkgroup@kmlawgroup.com  
Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5